GOVERNMENT TRAVEL CHARGE CARD (GTCC)

References

- DoDFMR Vol 9 Chap 3
- OPNAVINST 4650.16
- MCO 4600.40A
- ForO 7000.1
- Force Policy Letter 10-12 of 23Apr12

POINTS OF CONTACT

- **MARFORRES – HL 3**
  - Mrs Porche, Mr Poullard, CWO Counseller, GySgt Campo, GySgt Robinson, Sgt Pryor
- **MSC HQ – HL 4**
  - **4th MAW**
    - Mr Rankins
  - **4th MarDiv**
    - Mr Lewis
  - **4th MLG**
    - Mr Holmes
  - **FHG**
    - SSgt Kunphaet

TYPES OF ACCOUNTS

- **Standard (Credit Score = 660 or higher)**
  - **Credit Limit = $7,500**
  - **Maximum increase w/ HL3 = $15,000**
  - **Maximum ATM = $665**
  - **Maximum ATM w/ HL3 = $10,000**

- **Restricted (Credit Score = 659 - 500)**
  - **Credit Limit = $4,000**
  - **Maximum increase w/ HL3 =**

METHODS OF PAYMENT

- Split Disbursement
- On line Statements & payment with Citi Bank
- On line banking with personal Bank
- Pay by Phone (NO CHARGE)
- US Mail

SELF REGISTRATION

- Citi Bank GTCC cardholders are eligible
  - View statements on –line
  - Make payments on-line
  - Request credit balance EFT

- https://home.cards.citidirect.com/commercialcard/cards. html
  - Under “First Time Users” section
  - Select "Self Registration for Card Holders
  - HAVE YOUR STATEMENT IN

USING THE GTCC

- MUST confirm receipt with Citi Bank
- Used for Purchases or ATM withdrawal
  - Call 1-800-200-7056 to set up your PIN
- Payment of Commercial Travel while TAD
- Payment of Lodging
- Payment of Rental Vehicle & Fuel
- Payment of meals
  - The GTCC is accepted world-wide
- Airport parking

CARDHOLDER RESPONSIBILTIES

- Pay the Bill
- Monitor charges
- Dispute charges if necessary
  - Complete the affidavit
- Monitor Airline Credits for cancelled flights
- Notify APC of planned TAD to ensure card activation

GTCC & ACTIVATION/DEPLOYMENT

- **Current APC makes liaison with GFC APC**
- **Leave GTCC activated for approx 30-days after arriving ILOC**
- **MONITOR the transfer of the GTCC to the GFC**
- **E-mail request to GFC APC to request the GTCC be pulled over (Ref MARADMIN 69-05)**
- **Contact HL4 then HL3 for assistance**
- **ACTIVATED/DEPLOYED MARINES WILL NOT REMAIN UNDER MARFORRES FOR GTCC MANAGEMENT**

MISUSE & ABUSE

- **Misuse**
  - **Usage (charges and/or ATM) outside authorized parameters or using the GTCC while not on official travel**
    - **Purchasing meals for others while TAD**
    - **Excess ATM withdrawals**
    - **Excess charges outside perdiem auth**
    - **Purchasing ANYTHING when not in a TAD Status**

MISUSE & ABUSE

- **Abuse**
  - **Failure to keep the GTCC account current**
    - **Not authorize to carry a balance**
    - **Failure to pay bill in FULL**

The GTCC is a CHARGE Card – not a CREDIT Card

What is Delinquent?

- Delinquency
  - Account becomes “delinquent” 61-days from the billing statement date following the charges
    - Usually approx 90-days from charge dates
  - 30-Days “due” are not “delinquent”
    - Best means of fighting delinquency
    - WORK your 30-day due accounts for BEST Results

What SHOULD Happen & When

- 7th of Each Month
  - Pull & work the 6 required reports

NOTIFY the 30-day due accounts

- Track payments & notify again prior to day-45
- Track payments & notify AGAIN prior to day-50
- Track payments & NOTIFY AGAIN prior to day-59

6 REQUIRED REPORTS

- **Cardholder Account Listing**
  - **Review for accuracy**
    - **Ensure accurate mailing address**
    - **Work "Card Receipt Not Verified" & "Returned Mail"**
    - **ENSURE each Cardholder belongs to YOU**
    - **Notify MFR HL3 for assistance in HL Trans issues**
- **Account Activity Report**
  - **Review for possible misuse**
- **Pre Suspension/Cancellation Report**
  - **Work to avoid suspension or Cancellation**

6 REQUIRED REPORTS

- **Suspension/Cancellation Report**
  - **Work and take appropriate actions**
- **Renewal Report**
  - **Review and ensure renewal of required accounts**
- **Delinquency Report**
  - **WORK the report**
  - **ENSURE $20 expedite fees are tracked**

MANAGING DELINQUENCY

- **Work the Delinquent Accounts**
  - **Initiate & deliver 60-day letters**
    - **Pg 11 “6105” Counseling**
    - **Counseling of “Suspension” of use**
    - **Rec/Non-Rec for Promotions**
  - **Initiate & deliver 90-day letters**
    - **Disciplinary Action?**
  - **Initiate & deliver 120-day letters**
    - **Salary Off-Set**
    - **Responsibility to continue monthly payments**
  - **Initiate & deliver 150, 180 & 210-day letters**

MISSION CRITICAL

- **Under Orders and performing duties when the member is NOT capable of submitting a Claim**

- **NOT used to simply avoid delinquency**

- **Mission Critical will not be suspended or cancelled**

- **Mission Critical WILL accrue late fees**

DID YOU KNOW?

- Your Commander is REQUIERD to view 25% of the monthly activity EACH month
- APCs must maintain the 6 Required reports for 2-years
- Required to conduct YEARLY refresher training
- Expedite fee CAN be reimbursed for Operational Requirements…must be authorize in orders
- Late Fees CAN be reimbursed if due to no fault of the traveler…requires orders modification

DID YOU KNOW?

- GTCC must be part of the check-in/out process
- Violation of GTCC practices is chargeable under Article 92 of the UCMJ
- Unless exempted or non-frequent traveler, use of the GTCC is REQUIRED for ALL expenses associated w/ Official Travel
- Personnel that REFUSE a card are NOT authorized an advance
- REQUIRED to maintain SOU on file

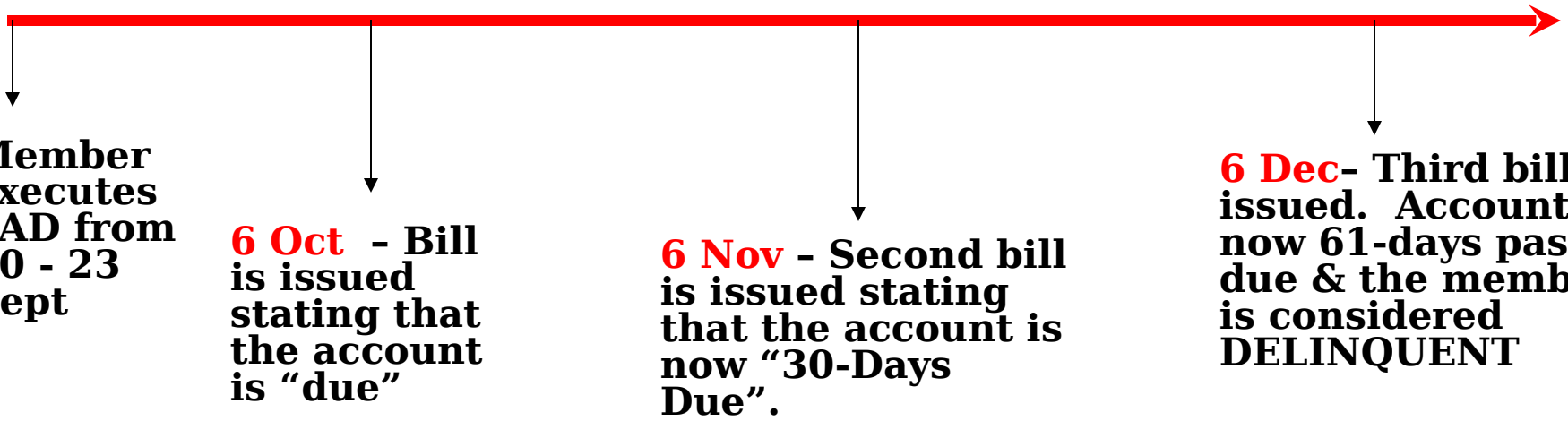
EXPLAIN DELINQUENCIES???

Member executes TAD from 10 - 23 Sept

By regulation, the member has 5 working days to complete & submit a Travel claim

EVEN if the Travel Claim is submitted late – there is no excuse for Delinquencies

TRAVELERS are responsible for tracking the settlement of their claim


Member executes TAD from 10 - 23 Sept
6 Oct – Bill is issued stating that the account is "due"
6 Nov – Second bill is issued stating that the account is now "30-Days Due".
6 Dec– Third bill issued. Account is now 61-days past due & the member is considered DELINQUENT

30-DAY REMINDER E-MAIL

Subject: 30-DAY PAST DUE CITI BANK GTCC

In an effort to be proactive vice reactive, I monitor all GTCC accounts and payment status. By receiving this e-mail, I am notifying you that according to records with Citi Bank, your Government Travel Charge Card is considered to be 30 days past due.

AS OF 7 SEPTEMBER 2010
AMOUNT 30-DAYS PAST DUE: $XX.XX
CURRENT BALANCE: $XXX.XX

You are not yet considered to be "delinquent". In order to avoid your account becoming "delinquent", payment for your 30-day past due balance must be received, processed and posted to your GTCC account by Citi Bank no later than 6 OCTOBER 2010. If the past due balance is not paid in full by this date, your GTCC use privileges will be suspended by Citi Bank and you may become subject to disciplinary actions.

Delinquent accounts suspended Citi Bank remain suspended until all past due monies are received by Citi Bank.

ALL CITI BANK CARDHOLDERS ARE ELIGIBLE FOR ACCESS TO THEIR GTCC ACCOUNTS ON-LINE.
Having an on line account with Citi Bank allows you access to view your statement(s) and make payments on-line.
Visit the below website and select "SELF REGISTRATION FOR CARD HOLDERS" under the FIRST TIME USERS section.
Follow the directions -
https://home.cards.citidirect.com/CommercialCard/Cards.html

If you have already paid this past due balance, please advise and disregard this e-mail.

CYCLE OF DELINQUENCY

Member accrues Charges on GTCC Account

Day 0 – Billing Cycle begins on 7th of Month of the Charges – 1 trip may cross 2 cycles

Day 30 – Account becomes "30-Days Due". Member notified of status being "DUE"

Day 45 – Notified of account status being "DUE"

Day 55 – Notified again of "DUE" status. Supervisor is CCd in the notification.

Day 61 – Account becomes "Delinquent" Officially notified. Account is SUSPENDED . Subject to Disciplinary Actions

Day 75 – $29 Late Fees are applied

Day 90 – "Salary Off-Set" process begins

Day 120 – "Salary Off-Set" begins – up to 15% of disposable income ($167 in fines). Account is CANCELLED

Day 180 – Late Fees accrue. Member receives pre charge-off letter

Day 210 – Account is written off. Member is reported to Credit Bureaus. Collection Agency seeks payment. 1099 ISSUED TO IRS reporting balance as income

GTCC & DTS

- **Cancelled Orders**
  - **Was Service Fee charged to GTCC?**
  - **Zero Out all Authorized Expenses**
  - **Modify to same day travel**
  - **Select less than 12-hrs**
  - **Settle Travel for reimbursement of SvcFee**
  - **Was Airline Ticket purchased**
  - **TRACK Airline's reimbursement of ticket**
  - **Approx 2-weeks**
  - **Member can dispute charge**

Force Policy Ltr 10-12

- **ANY/ALL "30-DAYS PAST DUE“**
  - **Personally contacted weekly**
  - **CO/I&I, XO contacts Officers**
  - **1stSgt/SgtMaj contacts Enlisted**

- **ANY/ALL "DELINQUENT" (60-Days past due)**
  - **Appointment of IO to conduct PI**
  - **Delinquency NOT as a result of extenuating circumstances WILL be held accountable**
  - **Monthly Delinquency letter requires by-weekly updates to be given to the Chief of Staff**

Force Policy Ltr 10-12

- ANY/ALL worsening in "DELINQUENCY" (90+ Days past due)
  - Results of PI delivered to MarForRes
  - Explanation of actions taken to resolve delinquency
  - Updates provided by-weekly to MFR Chief of Staff
- Approving Officials are held accountable
  - Ensure split disbursement covers GTCC Balance
- ALL actions reported to MFR
  - When travel executed
  - When claim submitted to admin/disbo
  - Approving Official

RESERVE SALARY OFF-SET

- **Reserve Component members CANNOT be placed in Salary Off-Set**
- **Must have an active pay account**
- **Salary Off-Set ran by DFAS – it will fail**
- **Liquidation of Det is then ran by DFAS for balance due**

RESERVE SALARY OFF-SET

- **Liquidation sets payment based upon rank for EACH drill**
- **Late Fees continue to accrue**
- **Account remains on your delinquency**
- **It could take YEARS to repay a debt**
  - Balance = $2,909.63. Liquidation results in a checkage for $7.00 per drill. Averaging 4 drills per weekend, SNM will repay debt in approx 104 months (6.9 years)

Any Questions???